

Information to identify the case:		
Debtor 1:	Nancy J Cole	Social Security number or ITIN: xxx-xx-9071
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	Gary T Cole	Social Security number or ITIN: xxx-xx-2403
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 2/15/24
Case number:	24-02105	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nancy J Cole	Gary T Cole
2. All other names used in the last 8 years		
3. Address	650 Waukegan Rd. #137 Glenview, IL 60025	650 Waukegan Rd. #137 Glenview, IL 60025
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/16/24

For more information, see page 2

Case number 24-02105

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 5/13/24

Filing deadline: 8/13/24

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Nancy J Cole
Gary T Cole
Debtors

Case No. 24-02105-DDC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Feb 16, 2024

Form ID: 309I

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Nancy J Cole, Gary T Cole, 650 Waukegan Rd. #137, Glenview, IL 60025-4392
30663517	+ BMO Harris Bank, Attn: Bankruptcy, 99 W Washington St, Chicago, IL 60602-2998
30663530	+ Zwicker & Associates Ltd., 80 Minuteman Rd., Andover, MA 01810-1008

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Feb 16 2024 22:53:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Feb 16 2024 22:54:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Feb 16 2024 22:54:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30663516	+ EDI: BANKAMER	Feb 17 2024 03:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
30663518	+ EDI: CAPITALONE.COM	Feb 17 2024 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30663520	EDI: CITICORP	Feb 17 2024 03:38:00	Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
30663521	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 16 2024 22:53:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
30663531	EDI: IRS.COM	Feb 17 2024 03:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
30663519	EDI: JPMORGANCHASE	Feb 17 2024 03:38:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
30663522	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 16 2024 22:54:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
30663523	+ Email/Text: bnc@nordstrom.com	Feb 16 2024 22:54:48	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
30663524	^ MEBN	Feb 16 2024 22:52:23	Northshore, Billing Dept, 23056 Network Place, Chicago, IL 60673-1230
30663525	+ EDI: AGFINANCE.COM	Feb 17 2024 03:38:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
30663526	Email/Text: bankruptcy@springoakscapital.com	Feb 16 2024 22:53:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327

District/off: 0752-1

User: admin

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Date Rcvd: Feb 16, 2024

Form ID: 309I

Total Noticed: 20

30663527 + EDI: SYNC

Feb 17 2024 03:38:00

Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

30663528 + EDI: SYNC

Feb 17 2024 03:38:00

Synchrony Bank/Gap, Attn: Bankruptcy, Po Box
965060, Orlando, FL 32896-5060

30663529 Email/Text: sh-legal-account_restrictions@ubs.com

Feb 16 2024 22:54:00

Ubs Bank Usa, 299 South Main Street, Salt Lake
City, UT 84111

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name**Email Address**

David H Cutler

on behalf of Debtor 1 Nancy J Cole cutlerfilings@gmail.com r48280@notify.bestcase.com

Marilyn O Marshall

courtdocs@chi13.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3